



**FULLCIRCLE**  
FINANCIAL

## Graduation Days

Hello Rebecca,

It's that time of year again when graduates of high schools, colleges, and universities—having just listened to (hopefully!) inspiring speeches about how to best make use of what they've learned—walk across the stage to receive the diploma they've put in years of work to obtain. Together with friends and family, they can look back on what they've accomplished with pride, while also looking forward to new challenges to come.

Whether your last such experience was only a year ago or decades in the past, it's a good time to be going through your own similar considerations. With summer vacation so tantalizingly close, reflecting on the last ten (or so) months is a salutary way to draw lessons and feelings of satisfaction from what you've accomplished in order to give you the peace of mind necessary to truly relax this summer, knowing deep-down how much you deserve it. It will also help you prepare for the post-vacation return to work, having had sufficient time to analyze what you've done and then synthesized the necessary consequences and implications for the road ahead.

As the great American writer Maya Angelou said, "You can't really know where you're going until you know where you've been." So it is with contemplating your own "graduation" this spring into bright summer days and future autumn turns.

I hope you enjoy these articles!



**Kevin Giffin**

Certified Financial Planner

**Full Circle Financial**

*Thoughtful Wealth Management Starts with a Conversation*

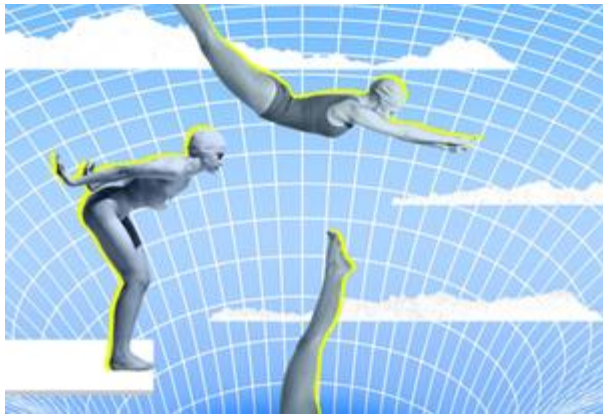
Office : [\(416\) 341-7901](tel:4163417901)

Cellular : [\(416\) 708 - 6229](tel:4167086229)

[kgiffin@fullcirclefinancial.ca](mailto:kgiffin@fullcirclefinancial.ca)

[www.fullcirclefinancial.ca/](http://www.fullcirclefinancial.ca/)





## Your Next Big Move Should Scare You

May 22, 2023



Your gut says no. Here's why you shouldn't always listen to it.

[Read more →](#)



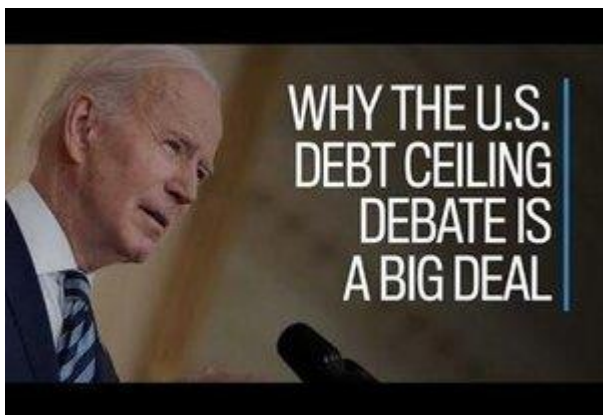
## A financial survival guide for young adults

May 23, 2023



Let's save your college and university age kids from getting an F in personal finance. What...

[Read more →](#)



## Video: Why the U.S. debt ceiling debate is a big deal

May 23, 2023



Brian Belski, chief investment strategist at BMO Capital Markets, talks to the Financial Post's...

[Read more →](#)



## How Your Personality Can Affect Your Portfolio

May 19, 2023



Neuroticism and openness, in particular, are closely linked to investors' willingness to buy stocks.

[Read more →](#)



## 5 economics lessons for investors being played out in real time

May 18, 2023



These countries offer lessons that can be learned, and profits made — or, at least, losses avoided.

[Read more →](#)



## Four things to consider when transferring the cottage to the kids

May 18, 2023



There are things to consider when transferring a cottage to your heirs. Consider these four issues.

[Read more →](#)

54 Great Oak Drive - Toronto, Ontario - M9A 1N2

If you no longer wish to receive this newsletter, unsubscribe [here](#).